

In re GERARD S. LAZZARA, JR,
Debtor

Case No. 09-33361-H1-11
(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ _____
a. Are real estate taxes included? Yes _____ No <input checked="" type="checkbox"/>	
b. Is property insurance included? Yes _____ No <input checked="" type="checkbox"/>	
2. Utilities: a. Electricity and heating fuel	\$ <u>850.00</u>
b. Water and sewer	\$ <u>127.00</u>
c. Telephone	\$ <u>166.00</u>
d. Other <u>CABLE</u>	\$ <u>214.00</u>
3. Home maintenance (repairs and upkeep)	\$ <u>150.00</u>
4. Food	\$ <u>400.00</u>
5. Clothing	\$ <u>250.00</u>
6. Laundry and dry cleaning	\$ _____
7. Medical and dental expenses	\$ <u>1,200.00</u>
8. Transportation (not including car payments)	\$ _____
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <u>200.00</u>
10. Charitable contributions	\$ _____
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ <u>270.50</u>
b. Life	\$ _____
c. Health	\$ _____
d. Auto	\$ _____
e. Other _____	\$ _____
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) <u>Property 9150/yr; Federal taxes 15000/yr (addl to deductions)</u>	\$ <u>2,012.50</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$ _____
b. Other _____	\$ _____
c. Other _____	\$ _____
14. Alimony, maintenance, and support paid to others	\$ _____
15. Payments for support of additional dependents not living at your home	\$ _____
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ _____
17. Other _____	\$ _____
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	<div style="border: 1px solid black; padding: 2px;">\$ <u>5,840.00</u></div>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$ <u>5,175.00</u>
b. Average monthly expenses from Line 18 above	\$ <u>5,840.00</u>
c. Monthly net income (a. minus b.)	\$ <u>-665.00</u>

NOTE RE ATTACHED MARKED COPIES. See attached copies marked to show revisions to Schedule J. Changes to the prior Schedule are shown by "strikeout" text on Markup Attachment J-1, which is a copy of the previously filed Schedule. Additions reflected in this Schedule that were not included in the prior Schedule are shown by "underline" text on Markup Attachment J-2, which is a copy of this Schedule showing the additions.

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☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ _____
a. Are real estate taxes included? Yes _____ No _____	
b. Is property insurance included? Yes _____ No _____	
2. Utilities: a. Electricity and heating fuel	\$ 850.00
b. Water and sewer	\$ 127.00
c. Telephone	\$ 166.00
d. Other <u>Cable</u>	\$ 214.00
3. Home maintenance (repairs and upkeep)	\$ 150.00
4. Food	\$ 400.00
5. Clothing	\$ 250.00
6. Laundry and dry cleaning	\$ _____
7. Medical and dental expenses	\$ 1,200.00
8. Transportation (not including car payments)	\$ _____
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 200.00
10. Charitable contributions	\$ _____
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ 270.50
b. Life	\$ _____
c. Health	\$ _____
d. Auto	\$ _____
e. Other _____	\$ _____
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) <u>Property 9150/yr; federal taxes 15000/yr (addl to deductions)</u>	\$ <u>2,012.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$ _____
b. Other _____	\$ _____
c. Other _____	\$ _____
14. Alimony, maintenance, and support paid to others	\$ _____
15. Payments for support of additional dependents not living at your home	\$ _____
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18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$ <u>5,839.50</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$ <u>4,988.00</u>
b. Average monthly expenses from Line 18 above	\$ <u>5,839.50</u>
c. Monthly net income (a. minus b.)	\$ <u>-851.50</u>

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b. Other _____	\$ _____
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18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$ <u>5,840.00</u>
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